

Independence 

Keystone Health Plan East
HMO

**Have questions about
your health coverage?**

Call 1-800-ASK-BLUE
(1-800-275-2583) (TTY: 711)

* Standard message and data rates may apply. Text STOP to stop and HELP for help. Terms and Conditions available at myhelpsite.net/ibx. Notification messages within IBX Wire™ are sent via automated SMS. Enrollment in IBX Wire™ is not a requirement to purchase goods and services from IBX.

Benefits underwritten or administered by Keystone Health Plan East, a subsidiary of Independence Blue Cross—Independent licensees of the Blue Cross and Blue Shield Association.

Independence 

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START



Get to know your health plan



How it works

- Start with *Your Health Plan* brochure for a quick overview of your plan.

Bonus

Learn about
**money-saving discounts
& reimbursements!**



What's covered

- Read the benefits summary and other inserts for details about what's covered and important things to know about your health plan.



What's next?

- Enroll in your plan! If you're a new member or changing plans, we'll send you a member ID card.

STAY IN THE KNOW

Get a heads-up text message when your ID card is on its way, plus health reminders and money-saving tips and discounts.*

Get connected
ibx.com/getwired



2018

Your health plan

Independence 

Keystone Health Plan East
HMO



Get to know your health insurance plan

Feeling your best means taking care of your health needs and your well-being. Our comprehensive benefits, tools, and support help you do both.

Be healthy

With the region's largest network of hospitals and doctors and access to care where and when you need it.

Be well

With online tools and discounts that let you create a customized path to well-being and added support for more complex health conditions.



How this plan works

A Keystone HMO health plan lets you see anyone in the Keystone Health Plan East network. Take a look at the plan highlights below, and check out the benefits summary in this kit for more details.



Primary Care Physician (PCP)

You must choose an in-network PCP, or family doctor, to treat your general health needs and coordinate your care by providing referrals for specialty care if necessary. Visit ibx.com/providerfinder to find an in-network provider.



Specialist

You can visit any in-network specialist, such as a heart doctor, with a referral from your PCP. Referrals are easy because they are electronic and you can always check the status of your referrals on our member website.



Designated sites

You must receive certain in-network services at a site your PCP chooses. A referral or prescription is required for the following services at these designated sites: laboratory services (e.g., blood work), radiology (e.g., X-rays and MRIs), and physical and occupational therapy. Visit ibx.com/providerfinder to see your PCP's designated sites or contact your PCP for this list.



Out-of-network benefits

Out-of-network benefits are covered for emergencies only. For routine care and planned procedures, be sure to use in-network hospitals and doctors.



Precertification

Precertification is an approval that your doctor must receive from us before you get coverage for certain services. For a full list of services that require precertification, visit ibx.com/precert.



Achieve Well-being

Our personalized online tools and resources help you achieve what's important to you in a way that's simple, easy, and fun. Here's how it works:



Complete the Well-being Profile.



Sync your devices to track your progress.



Start a program.



Stay motivated with tokens and badges for achievements.



Develop your action plan to:

- Get fit
- Sleep better
- Eat right
- Manage stress



Look for reminders, encouraging emails, and text messages.

Log in to ibxpress.com to start your journey!



With Healthy LifestylesSM reimbursements, you get money back for your healthy choices.

- \$150 on fitness center fees
- \$150 on an approved weight management program
- \$150 for programs to help you quit tobacco

ibx.com/reimbursements

Achieve Better Health

Need a little help? We offer an added level of support and services when you're managing more complex health challenges.



Health Coach

Registered nurse Health Coaches are available 24/7 to answer questions about your health and treatment options.



Personal health record

Stay on top of your health with this digital health diary that automatically updates with your office visits, surgeries, and tests when your claims are processed.



Condition management*

If you have a chronic health condition, our condition management program offers support and information to help you manage your care.



Case management

Our free, confidential case management program connects you with registered nurses and social workers who understand your health plan and can help you navigate serious or complex medical conditions.



Baby BluePrints®

If you have a baby on the way, this free program provides support throughout your pregnancy, including timely emails and telephone access to a registered nurse.



Health resources

You can read the latest articles and research on a variety of healthy lifestyle, fitness, and nutrition topics, including a library of easy, inspiring recipes.

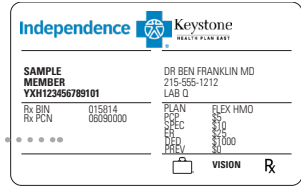
*Condition Management is available at no cost to most members. Please refer to your member materials for the terms, limitations, and exclusions of your health care coverage, or call Customer Service at the number on the back of your medical ID card to find out if you are eligible.

You're in control

With ibxpress.com, you can access your benefits information online easily, quickly, and securely.

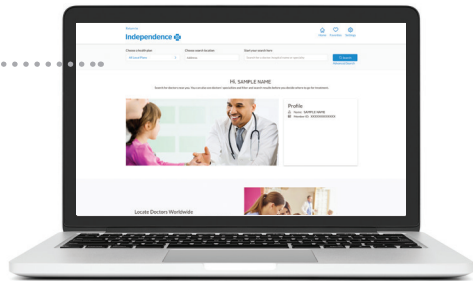
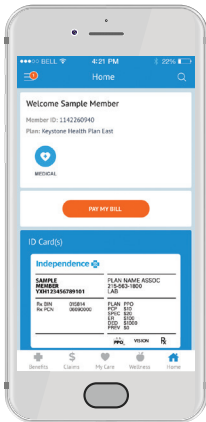
Access plan information

Log in anytime to view your ID card, claims, spending, and benefits information.



Find care near you

As a member, you have access to the largest network of doctors and hospitals, and our **Find a Doctor** tool will help you choose the right one.



Get ibxpress to go!

Download our free IBX app for your iPhone or Android device.



Get connected

Join IBX Wire® and we'll send you important health reminders, updates about your coverage, and money-saving tips.†

ibx.com/getwired



Exclusive discounts and savings

As an Independence member, you can take advantage of savings and discount programs for local, regional, and national businesses and attractions.†



Discounts on entertainment and events

Blue InsiderSM offers great deals on family-themed activities like movie and theater tickets, sporting events, museums and zoos, and travel. You can also save on online shopping and merchant gift certificates.



Exclusive deals

Save on health-related products and services with exclusive value-added discounts and offers from CorCell[®], Reebok[®], Nutrisystem[®], and others.



Discounted gym membership

The GlobalFit Gym Network offers discounts to 8,000 gyms, fitness centers, and studios nationwide. You'll also enjoy discounts on a variety of fitness equipment and a Jenny Craig[®] membership.



Coupons for healthy ingredients

Need healthy recipe inspiration? Getgoodliving.com and the IBX Good Living app offer valuable coupons for popular food and household items plus delicious, new recipes to try.



Free nutrition counseling

Schedule up to six visits a year with a participating registered dietitian, your doctor, or another network provider — at no cost to you.[‡]



Philly-area fun

Take advantage of a members-only offer on Indego, Philly's bike-share program. Or show your member ID card for free skating admission at the Blue Cross RiverRink.

[†] These are value-added programs and services. They are not benefits under the health care plans that you purchased and are, therefore, subject to change without notice.

[‡] Not all members have nutrition counseling visits as part of their benefits plans. Please contact Customer Service or your benefits administrator to determine if this benefit applies to your coverage.

Check out all of the exciting member perks at ibx.com/discounts.

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Find a Doctor at ibxpress.com

The Find a Doctor tool on ibxpress.com helps you make confident decisions about your health care.



Easy-to-Use Search

Simple navigation helps you get faster, more accurate results when looking for doctors, hospitals, or other facilities.



Doctor and Hospital Profiles

Informative doctor and hospital profiles and nationally recognized quality measurements help you find the doctor that is right for you. The profiles offer more than just location and phone number. They also show credentials, network and hospital affiliations, office hours, as well as gender, specialty, language, and those who are accepting new patients.

Questions?

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Rate and Review your Experience

Want a second opinion when choosing treatment options? Feedback and ratings provide insights into other members' experiences with doctors and hospitals. Anyone can read ratings and reviews, but you must be registered at ibxpress.com to share your own experiences.



Compare Doctors and Facilities

The Compare feature allows you to easily compare up to five doctors and hospitals at once. You can compare specialties, education, board certifications, quality reviews, and more.

Independence Blue Cross offers products through its subsidiaries Independence Hospital Indemnity Plan, Keystone Health Plan East and QCC Insurance Company, and with Highmark Blue Shield — independent licensees of the Blue Cross and Blue Shield Association.

ibxpress.com

Independence

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Paying for care

with a high-deductible health plan

With a high-deductible health plan, you are responsible for paying some out-of-pocket costs at the time you receive your care.

Use this document to guide you through the payment process, which is based on the services received, your provider, and whether you have a spending account.

When paying for medical services:

- Depending on the type of service, you will be responsible for the payment of deductibles, coinsurance, or copayments. Your provider may be able to give you an estimate of the amount of your financial responsibility before you receive the services.
- You save money by choosing in-network providers when you receive covered services because of our preferred provider discounts.
- The amount you pay your provider at the time of service may be more than your actual financial responsibility. This is because the provider may not know the exact amount of the network discount until after the claim has been processed by Independence Blue Cross (Independence). An Explanation of Benefits (EOB) that outlines your final financial responsibility to a provider will be sent to you after your claim is processed.
- Your in-network provider will reimburse you for any expenses that you pay above the discounted rate (and applicable copayments, deductibles, and coinsurance) for services received. If your EOB indicates that your actual financial responsibility is less than what you paid at the time of service, and you have not received a refund within a reasonable time, you may want to contact your provider to make sure you do not have a credit balance.

Questions?

Visit [ibxpress.com](https://www.ibxpress.com) or call Customer Service at the number on the back of your ID card.

What you need to know

- You may be required to pay for out-of-pocket costs when you receive care
- You can ask your provider about payment options available
- You may want to use a Health Savings Account to pay for your care

When working with an in-network provider to determine how much you need to pay:

- Ask if you can wait to pay any expenses (other than copayments) until you have received an EOB from Independence that outlines final costs.
- If the provider requires payment at the time of service, ask if you can pay only a portion of the charges until Independence has sent you an EOB that outlines final costs.
- If the deductible amount is more than you can afford at that time, ask your provider if a payment plan can be worked out.

Note: If you are visiting a network provider for preventive services, you will be required to pay only the required copayment amount at the time of service.

If you have a Health Savings Account (HSA):

- If you use an HSA to pay for out-of-pocket expenses when you receive health care services, you will be required to reconcile the funds in this account in order to avoid unnecessary taxes and penalties.
- When paying for provider expenses, you may not want to use your HSA at the time of service, for the following reasons:
 - Funds in an HSA must be used only for approved medical expenses, or taxes and penalties must be paid. Since IRS regulations govern use of these funds, limiting the number of transactions is the best way to keep these accounts reconciled.
 - The best way to avoid unnecessary taxes or penalties when using HSA funds is to first pay for medical expenses with personal funds or a credit card. Then you may request reimbursement from your HSA for the actual medical costs shown on your EOB.

Note: Out-of-network, non-participating providers may bill you for the difference between the amount that Independence pays the provider and their billed charges. This amount may be significant.

Benefits underwritten or administered by Keystone Health Plan East; Self-Referral benefits underwritten or administered by QCC Insurance Company, subsidiaries of Independence Blue Cross — independent licensees of the Blue Cross and Blue Shield Association.